

**Fill in this information to identify the case:**

Debtor 1 Todd E. Mummert

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case number 17-70093 JAD

**Form 4100R**

**Response to Interim Notice of Cure of Arrears**

10/15

According to Bankruptcy Rule 3002.1(g) the creditor responds to the trustee's interim notice of cure of arrears.

**Part 1: Mortgage Information**

Name of Creditor: WELLS FARGO BANK, N.A.

Court claim no. (if known):

6-1

Last 4 digits of any number you use to identify the debtor's account: 2746

Property address: 108 Baumgardner Road

Number Street

Salix, PA 15952

City

State

ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 04/20/2022  
MM/DD/YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of the response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+(b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_

MM/DD/YYYY

**“Due to the status of the account, monies received may have been applied to the principal balance only and interest may have ceased to accrue on the account.”**

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If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts for the date of the bankruptcy filing through the date of this response:

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Todd E. Mummert	Debtor(s)	Case No.: 17-70093 JAD
WELLS FARGO BANK, N.A.	Movant	Chapter: 13
v. Todd E. Mummert	Respondent	

**CERTIFICATION OF SERVICE  
OF RESPONSE TO INTERIM NOTICE OF CURE OF ARREARS**

I hereby certify under penalty of perjury that I served the above captioned parties at the address specified below or on the attached list on March 18, 2022.

The type of service made on the parties (first-class mail, electronic notification, hand delivery or another type of service) was service by electronic notification and first-class U.S. Mail.

Parties served via electronic notification:

Ronda J. Winnecour  
600 Grant Street, Suite 3250  
Pittsburgh PA 15219  
cmecf@chapter13trusteedpa.com  
Trustee

Kenneth P. Seitz, Esquire  
P.O. Box 211  
Ligonier, PA 15658  
thedebterasers@aol.com  
Attorney for Debtor/Debtors

Parties served via First-Class Mail

Todd E. Mummert  
5K Twin Rivers Road  
East Windsor NJ 08520  
Debtor

Dated: March 18, 2022

/s/ Harry B. Reese  
POWERS KIRN, LLC  
Jill Manuel-Coughlin, Esq.; Atty ID #63252  
Harry B. Reese, Esq.; Atty ID #310501  
Daniel C. Fanaselle, Esq.; Atty ID #312292  
8 Neshaminy Interplex, Suite 215  
Trevose, PA 19053  
Phone: 215-942-2090; Fax 215-942-8661  
Email: [bankruptcy@powerskirk.com](mailto:bankruptcy@powerskirk.com)  
Attorneys for Creditor/Movant